

<i>SERFF Tracking Number:</i>	<i>STAT-125345888</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>State Auto Property and Casualty Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>PC-DF-2007-1133</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0002 Personal Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>AR DF</i>		
<i>Project Name/Number:</i>	<i>AR FM EQ0469/PC-DF-2007-1133</i>		

Filing at a Glance

Company: State Auto Property and Casualty Insurance Company

Product Name: AR DF	SERFF Tr Num: STAT-125345888	State: Arkansas
TOI: 01.0 Property	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)	Co Tr Num: PC-DF-2007-1133	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
	Authors: Doug Griffith, Barb Wickham	Disposition Date: 11/07/2007
	Date Submitted: 11/05/2007	Disposition Status: Approved
Effective Date Requested (New): 12/14/2007		Effective Date (New): 12/14/2007
Effective Date Requested (Renewal): 12/14/2007		Effective Date (Renewal): 12/14/2007

General Information

Project Name: AR FM EQ0469	Status of Filing in Domicile:
Project Number: PC-DF-2007-1133	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 11/07/2007	
State Status Changed: 11/07/2007	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

State Auto Property & Casualty Insurance Company submits this filing of endorsements revisions to our Dwelling Fire insurance program, as detailed in Exhibit I, for your review.

We wish to update our form DF0469 12/02 to EQ0469 12/02 in order to include reference to the 5% deductible. Attached is a copy of the endorsement for your review.

SERFF Tracking Number: STAT-125345888 State: Arkansas

Filing Company: State Auto Property and Casualty Insurance State Tracking Number: EFT \$50
Company

Company Tracking Number: PC-DF-2007-1133

TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)

Product Name: AR DF

Project Name/Number: AR FM EQ0469/PC-DF-2007-1133

Please feel free to contact me if you have any questions.

Your earliest consideration and approval of this filing to become effective December 14, 2007 will be very much appreciated.

Company and Contact

Filing Contact Information

Doug Griffith, Supervisor, State Filings doug.griffith@stateauto.com
518 E. Broad Street (614) 917-5492 [Phone]
Columbus, OH 43215 (614) 887-1615[FAX]

Filing Company Information

State Auto Property and Casualty Insurance CoCode: 25127 State of Domicile: Iowa
Company
1300 Woodland Ave Group Code: 175 Company Type: Property and Casualty
PO Box 66150
West Des Moines, IA 50265-0150 Group Name: State ID Number:
(614) 464-5000 ext. [Phone] FEIN Number: 57-6010814

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Auto Property and Casualty Insurance	\$50.00	11/05/2007	16480543

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<i>Project Name/Number:</i>	<i>AR FM EQ0469/PC-DF-2007-1133</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Becky Harrington	11/07/2007	11/07/2007

<i>SERFF Tracking Number:</i>	<i>STAT-125345888</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>PC-DF-2007-1133</i>		
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<i>Product Name:</i>	<i>AR DF</i>		
<i>Project Name/Number:</i>	<i>AR FM EQ0469/PC-DF-2007-1133</i>		

Disposition

Disposition Date: 11/07/2007
Effective Date (New): 12/14/2007
Effective Date (Renewal): 12/14/2007
Status: Approved
Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: STAT-125345888 State: Arkansas
 Filing Company: State Auto Property and Casualty Insurance State Tracking Number: EFT \$50
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 Company Tracking Number: PC-DF-2007-1133
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: AR DF
 Project Name/Number: AR FM EQ0469/PC-DF-2007-1133

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty		No
Supporting Document	Cover Letter	Approved	Yes
Supporting Document	Exhibit I	Approved	Yes
Form	Earthquake	Approved	Yes

SERFF Tracking Number: STAT-125345888 State: Arkansas

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Project Name/Number: AR FM EQ0469/PC-DF-2007-1133

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Earthquake	EQ0469	12/02	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 DF0469 (12/02) Previous Filing #:		EQ0469 1202.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EARTHQUAKE

SCHEDULE*

Earthquake Deductible Percentage Amount:

Exterior Masonry Veneer Exclusion 1.

☒ Check here only if this exclusion does not apply.

* Entries may be left blank if shown elsewhere in this policy for this coverage.

A. Coverage

1. We insure for direct physical loss to property covered under Coverages A, B or C caused by earthquake, including land shock waves or tremors before, during or after a volcanic eruption.
One or more earthquake shocks that occur within a seventy-two hour period constitute a single earthquake.
2. This coverage does not increase the limits of liability stated in this policy.

B. Special Deductible

The following replaces any other deductible provision in this policy with respect to loss covered under this endorsement:

We will pay only that part of the total of all loss payable under Coverages, except:

1. Coverage D - Fair Rental Value;
 2. Coverage E - Additional Living Expenses; and
 3. The Other Coverages;
- that exceeds the earthquake deductible.

We will pay only that part of the loss which exceeds 5%* of the amount of insurance that applies to the destroyed or damaged property. This deductible(s) will apply separately to loss under the various Coverages of this policy. If the limit of liability on certain property is increased by endorsement, and that property is destroyed or damaged, the total limit of liability will be used in calculating and applying the deductible.

The total deductible amount will not be less than \$250.

C. Special Exclusions

1. Exterior Masonry Veneer
We do not cover loss to exterior masonry veneer caused by earthquake. The value of exterior masonry veneer will be deducted before applying the earthquake deductible described above. For the purpose of this exclusion, stucco is not considered masonry veneer.
2. Flood
We do not cover loss resulting directly or indirectly from flood of any nature or tidal wave, whether:
 - a. Caused by;
 - b. Resulting from;
 - c. Contributed to by; or
 - d. Aggravated by; earthquake.
3. Filling Land
This coverage does not include the cost of filling land.

D. Exception To The Earth Movement Exclusion

The Earth Movement Exclusion in this policy does not apply to loss caused by earthquake, including land shock waves or tremors before, during or after a volcanic eruption.

All other provisions of this policy apply.

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Supporting Document Schedules

Satisfied -Name: Cover Letter **Review Status:** Approved 11/07/2007
Comments:
Attachment:
AR DF Cover Letter.pdf

Satisfied -Name: Exhibit I **Review Status:** Approved 11/07/2007
Comments:
Attachment:
Exhibit I.pdf

November 2, 2007

Arkansas Insurance Department

Re: State Auto Property & Casualty Insurance Company
NAIC #25127, FEIN 57-6010814
Our Filing ID #PC-DF-2007-1133
Dwelling Fire Program: Endorsement Revisions

State Auto Property & Casualty Insurance Company submits this filing of endorsements revisions to our Dwelling Fire insurance program, as detailed in Exhibit I, for your review.

We wish to update our form DF0469 12/02 to EQ0469 12/02 in order to include reference to the 5% deductible. Attached is a copy for the endorsement for your review.

Please feel free to contact me if you have any questions.

Your earliest consideration and approval of this filing to become effective December 14, 2007 will be very much appreciated.

Yours truly,

Doug Griffith
Supervisor, State Filings
Tele #:800.695.9436 (ext. 5492)
Fax #: 614.887.1615
Email: doug.griffith@stateauto.com
Attachments
/bw

State Auto Insurance Companies
Arkansas - Dwelling Fire
Exhibit I

New Form # & Edition Date	Current Form # & Edition Date	Form name & Description of Change	Replacement, Withdrawal, or Neither
EQ0469 (12/02)	DF0469 (12/02)	Earthquake Form updated to reference the 5% deductible	R